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RISK MANAGEMENT BULLETIN

THE REGULATORY REFORM (FIRE SAFETY) ORDER

THIS AUTUMN, British businesses face the biggest shake up of fire safety rules in decades – The Regulatory Reform (Fire Safety) Order (RRO). The Order came into force on 1 October and ushers in a new legislative emphasis on fire prevention and risk reduction. The implications for UK firms cannot be overestimated. Unfortunately, the results of a recent survey indicate that not enough businesses, particularly small ones, have any knowledge of the RRO.



A survey carried out by Norwich Union showed that only 47% of firms with fewer than 50 employees were aware of the changes. Which is all the more worrying when you realise just what RRO means for businesses, and their responsibilities when it comes to fire safety.



The Order promises to simplify and consolidate existing rules in fire safety. Crucially, it now places legal responsibility for complying with the Order with the 'responsible person' – that is, the person in control of the workplace. As fire certificates will no longer be issued, individual businesses will be responsible for their own fire safety and must conduct a fire risk assessment, regardless of the size of the business. If five or more people are employed, then this risk assessment must be documented. The assessment consists of five steps for businesses to take:

- Identify fire hazards
- Identify people particularly at risk
- Evaluate, remove, reduce and protect from risks
- Record, plan, instruct, inform and train
- Review the plans regularly.

All commercial premises will have to appoint a responsible person to carry out the assessment, something which was already required under the Fire Precautions (Workplace) Regulations. In the past, however, this was not well publicised, complied with, or enforced – something which will need to change this time if the new rules are to have an impact. Prosecutable offences will now carry penalties which will include a fine or up to two years imprisonment.

Compliance with this new legislation will clearly affect insurers assessment of individual risks. It is therefore entirely possible that non compliance could lead to insurers increasing rates or even repudiating claims or refusing to provide cover.

Help Available

It is concerning that so many businesses seem ignorant of these important developments which will impact upon all of them. However, there is help out there for firms who have little time to get to grips with the shake-up.

The Government has published a series of guides to help businesses comply, available from the Communities & Local Government website at:

<http://www.firesafetylaw.communities.gov.uk>

Alternatively contact mike.reed@rsib.co.uk in our Risk Management Division for more information.

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